Investigating the Gender Effect on Customers' Loyalty using Relationship Marketing Approach

Zohreh Tayefeh Seyfi

Mohammad Ali Zohrehie

Abstract

This article tries to find relationship marketing approach gender effect on factors such as trust, commitment, communication, resolving conflict and the loyalty customer survey, this paper is titled on the gender effect on the customers' loyalty to examine. To test the hypothesis on a sample of 267 people selected by cluster sampling to estimate the moderating effect of gender on the relationship between loyalty customer relationship marketing approach and Z LISREL regression analysis was used. The results show that four of relationship marketing approach to loyalty (HMRA) variable customer hierarchy has a direct relationship. The women's group of “trust / loyalty” and “commitment/loyalty” is more sensitive and in these 2 factors is more loyal than men. So when bank customers trust and commitment of women is high, more likely than men to show their loyalty. In a Fix "conflict / loyalty" men have shown more sensitivity. So for resolving conflict in loyalty database environment more men than women will show itself. In a "notification / loyalty" because it is downhill slope for both groups and gender difference was observed between the two groups was not the factor.

Keywords: gender, customer, relationship marketing approach.
Introduction

Today's marketers are looking for ways to obtain information and through which customers' loyalty to his. Because it decreases the marketing and operational costs and increase profitability will be [4]. In each organization, whether manufacturing or service, customers are the most important factor for survival.

Based on customer and believe the banking system, the most useful, and the most appropriate strategy for banks, customer circuit. A bank customer is equal to at least one asset [7]. Today, bankers are required to present themselves in the mirror and try to see customer competitive environment, wants and desires of your customers understand and act in a manner that the customer is satisfied the company and in marketing today is the cost of losing a customer loss of profits related to that customer needs during their lifetime. What to bank, unity, and community in the form of customer orientation and the customer service one of the challenges that companies face. Today, organizations are well aware of the fact that maintaining a customer is far less expensive than attracting new customers. Studies show that by adding 5% to the costs of maintaining their current customer, institutions and organizations can add up to 25 percent of profit. (Ibid 213) because of limited resources focusing on all the factors influencing customers' satisfaction is not possible for organizations, classification and prioritization of these factors can still focus on the important, and influential factors contribute. It has been suggested that companies could influence the company's relationship with customers, obtain confidential information about their needs and this will also provide a more satisfactory service than their competitors [13]. Relationship marketing approach by discovering the needs of customers, can lead to their loyalty and reduce the cost of company. Research has shown that the cost of providing service to a loyal customer much less than the cost of attracting and providing service to a customer (ibid, 48) Although, the benefits of relationship marketing approach is a long list, but about the role of gender in the foundation effect relationship marketing approach on customers' loyalty plays from the perspective of empirical research on the relationship between gender controversy less talk and foundations and loyalty customer relationship marketing approach is important in itself. In this study, the researcher tries to answer the question: to what extent gender customers a bank in the amount of loyalty they were effective?

Research Theoretical Bases

We live in a society where the demand for products of the last is on the rise and no company without consent customer able to survive [9]. In addition, the fact which is higher as expectations customers increased and the company no longer just the basic needs which must act beyond its original focus and long-term relationships are based on mutual interest. (ibid, 2005) customers' loyalty one of the concepts that lead to success in today's competitive world will participate. Customer Faithful want to buy and spend more time and money, and to for this reason, Companies are trying to program of loyalty, customer has to look at [6]. Customers' loyalty has enormous benefits. Including the company can more revenue gain or customers who are familiar consent to other transfer as well as consumers, enabling to complete your purchase through other channels such as the Internet. This reduces costs and will
increase the consumption of products [8]. Marketing in today's perspective, the new customers, which accords to her satisfaction and see the quality of his look?

**Relationship Marketing**

To achieve success in competitive markets, customer satisfaction, and loyalty is a key factor in [12] Thus, they areas to satisfy customer needs. One of these approaches is between the economic entity and the customer, so that the needs of customers to obtain useful information and providing services to attract customers satisfaction. Thus the relationship marketing approach tries to establish a close relationship with customers and with this work carefully and adequately to the needs of its customers and meet discovered.

Relationship marketing approach in addition to its ability to understand [needs] customers, to increase market share, profitability and cost reduction can help. Research that the cost of providing service to a loyal customer five or six the cost of attracting and providing services to a new customer (N Dubsi, 2003, 23 Barry (1983) relationship marketing strategy to attract, retain and strengthen ties with customers. Rapp and Collins (1990) have argued that creating and maintaining relationship marketing objectives and continuous relationship between the entity and its customers. In a way that is profitable for both sides of this important relationship. Bloom Kavist et al (1993) have proposed the following major features for relationship marketing.

- Every client as an individual or unit is separate from the whole.
- Activities targeting the company are mainly oriented towards the customers.
- This style of marketing is based on interaction and dialogue.
- Economic unit tries by reducing customer turnover and strengthen the relationship with the customer to achieve profitability.

Gumsone (1993) concludes that the relationship marketing approach is useful when managing interactions, relationships, and network to become a fundamental issue. Relationship marketing approach aims to customers' aim to maintain and strengthen the relationship and this relationship so that mutual goals are met. This is achieved when there is a symbiotic relationship and the promise is fulfilled.

**Research Conceptual Model**

The conceptual model realized after reading the original article, but Mr. Nelson Ouli Endubsi is obtained as following:
Rust

Trust in a number of important research as one of the founders of in marketing as well as interfaces. Morgan et al (1993) trust and define "tend to rely on an exchange partner that you trust him.

Commitment

Commitment is one of the important variables to understand the marketing power and also a handy tool to measure risk and predict future purchases loyalty customer customers' is. It has been argued that such a commitment is the most common dependent variable in research on the relationship between the sellers. Moorman et al. (1992) commitment to maintain a constant desire to have valuable relationship definition. (13)

Notification:

The purpose of the notification, the ability to provide reliable and timely information.

Inform the dissatisfied customer tells what the organization will do to resolve his dissatisfaction

Resolving conflict

Resolving conflict in the ability of supplier to minimize the negative consequences of potential or actual conflict refers. Resolving conflict is the ability of the supplier to avoid potential
conflicts, resolve actual conflicts prior to it becoming a problem and finding a solution when the problem is creating a tail. (5)

**Loyalty**

Loyalty is making a commitment to doing business for organizations working on specific customer and purchase goods and services repeatedly (Elahi and Heydari, 154, 2005). Loyalty only take place when customers' the organization in question, the best way to satisfy their needs. So to make this possible they have to have a loyalty program as a driver of loyalty move. The objective of loyalty programs to create opportunities win / win for customers and the company will attract customers' satisfaction contestant to be able to bring their loyalty to their goods. (12)

**Loyalty of a person to bank**

Loyalty to an individual bank is to psychological reaction that creates purposeful behavior and makes choosing a bank through a variety of banks. Loyalty of a person to bank the two by behavior such as purchases and repeated visits that are targeted of the fact that the random behavior: psychological which involves the evaluation of the decision-making process in mind carried out. According to research conducted in 1998, factors affecting customers' loyalty Bank of the model in Figure 2 is done.

**Gender Controversy**

There is a lot of empirical evidence indicating gender differences between men and women making process. Decisions regarding financial matters (4 Powell Ansique 1997) medical issues (5 Stephen and Nistrom 1998) decisions related to retirement (Talaga and Bear 1995) Rosen (1968) stated that the purpose and logic of the features that most men It is important.

**Research Hypotheses**

**Main Hypothesis**

Customers’ gender of bank A is effective on their loyalty.

**Secondary Hypotheses**

1- Gender is effective on the relationship of "trust / loyalty" customers.

2- Gender is effective on relationship "notification / loyalty" customers.

3- Gender is effective on relationship "commitment / loyalty" customers.

4- Gender is effective on relationship "resolving conflict / loyalty" customers
Methodology

Since the research on the gender effect (male or female customers) in the amount of their loyalty, the method of comparison between men and women for casual / comparative will be the type of research and the practical applications variables describing the survey, will be covered.

Figure 2: Factors affecting customers' loyalty

Research Validity and Reliability

In each study to measure reliability is 0.70. (Kiya F., 2003 F 524) achieved higher the percentage is closer to 100% indicates the ability to trust further questionnaire.

- Evaluating Reliability in the Second Order

According to the questionnaire unclear (lack of validity /reliability) in the first prophecy Reliability / first phase of the assessment was not reliable.

Evaluating Reliability in the Second Order

Since the questionnaire on a sample group consists of 36 members of the population took place and 30 people were all answered the questions. 30 responses were evaluated based on statistical data and Cronbach's alpha coefficient was 0.710. Investigation showed that the change in question is a question a third of Cronbach's alpha coefficient can be significantly increased and this indicates that respondents may not understand one of these questions.

Evaluating Reliability in the Third Order

So this question the reliability of the survey in the second stage was ambiguous, was again assessed by experienced teachers and English, and consultant in developing the concept and the wording changed it and took and thus the reliability of the questionnaire survey for the third time it is ready.
A: Alpha Cronbach

0 represents / questionnaire with a Cronbach's alpha coefficient of 0.913 represent a necessary and sufficient reliable questionnaire. Reliability of questions related to variables separately questioning the reliability of the elements. (Alpha trust 0.817 F F alpha alpha commitment 0.876 notification 0.787 and resolving conflict 0.847 and 0.815 Alpha is loyalty.)

B: Measure reliability by using two halves of Odd and Even.

In addition to using Cronbach's alpha reliability coefficient, the growth of the semi-Even with Spearman-Brown correction, the correction factor calculated by the amount of 927 / 0 indicates high reliability for the questionnaire.

The purpose of the validity of the measurement tool, to measure characteristics can be made. The validity of the measurements it is difficult to can be any worthless scientific research and the unjust (Khaki 288, 2004). The validity of the study, a questionnaire consistent with the objectives of the show. Validity of the test is to measure the performance attribute that is made to measure those features. (Sharifi F. 1995: 213) and reliable measurement tools (Sharifi, 1995: 213) Measuring Instruments designed to measure the relevant variables in order to measure certain of the validity of the content of the instrument or questionnaire contained questions precisely and variables (Human, 1999: 116) The validity by the authors of the original article on Malaysia two proven and Iran were used to determine the mental health of teachers and advisors. Professors and its reliability were approved.

Evaluating Validity in the First Order

After the validity of Mr. Nelson its first Dobbs in 2005 in Malaysia, the validity of the professors mentioned was, questions on a sample group of 30 customers Parsian Bank conducted the majority of examples to understand the questions related to research variables.

- Evaluating Validity in the second Order

Validity/Validation, in formulating sentences was complete revision questions and comments and directives from supervisors, specialist consultant for the banking industry. In order to clarify the concept of any of the questions, description of variables clear at the top of each group was given and the example shown while citing instances it was clear most questions and was ready to run again. For this reason, questions were reevaluated.

- Validity Dependent on Content

To examine the validity of the questionnaire according to the nature of the subject, the best and most appropriate method is relevant to the content. In this way, this judgment is to what extent the objectives and content of the questionnaire to be given. Credit, whether relevant to the content to ensure a sufficient number of questions regarding the instrument used for measuring the concept in practice. In other words indicate that the dimensions and elements of a concept to
what extent coverage is accurate (Saebi Shirazi, 2005: 223). In addition to the apparent current by measuring the validity and content validity. The questionnaire used in this study is to measure and their goal is clear.

**Validity of judgement**

This study is based on questionnaires of validity of judgement and advisors (specialist experts in marketing management science), valid and has been confirmed by measurements.

**Statistical population, Sampling Method, and Determination Sample volume**

The population of the entire group of people, events, and phenomena of interest for many researchers who want to study refers to them. The population, which is a list of all members of society to which it is extracted samples (Danaeifard et al., 2004, 391) in these studies investigated the customers Parsian Bank in Tehran as a society. The information is based on sampling conducted from customers. As a result of population are very large and are not available to everyone.

Sampling is the process in which some are selected in a way to introduce great population of whole, since, Tehran city is sample in this study, the selected sample s from Tehran city level and, cluster sampling method will be used since there is not a complete customer sample.

According to the experts of the branch 30 of Tehran Parsian Bank and appointed are randomly selected. Then, according to the number of branches in each region were selected randomly. To achieve 267 completed questionnaires, the researchers distributed 300 questionnaires among the customers Parsian Bank. The 267 questionnaires among customers Parsian Bank, respectively (Table 1) were distributed.

<table>
<thead>
<tr>
<th>Section</th>
<th>Center</th>
<th>North</th>
<th>South</th>
<th>East</th>
<th>the West</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>The number of branches in each section</td>
<td>13</td>
<td>13</td>
<td>4</td>
<td>12</td>
<td>15</td>
<td>60</td>
</tr>
<tr>
<td>Number of selected branches from each section</td>
<td>6</td>
<td>5</td>
<td>2</td>
<td>6</td>
<td>8</td>
<td>30</td>
</tr>
<tr>
<td>Number of distributed questionnaires</td>
<td>58</td>
<td>71</td>
<td>18</td>
<td>53</td>
<td>67</td>
<td>267</td>
</tr>
</tbody>
</table>

**Data Collection Instrument**

**Collect data through library studies and questionnaires**

The main research paper is set as following:
Variable trust 6 questions, question 1 to 6

Variable commitment the third question, question 7 to 9

Variable of communication with three questions, the questions 10 to 12

Variable resolving conflict 4 questions, questions 13 to 16

Variable loyalty with the second question, questions 17 to 18

The validity by Sir, N. Dubsi at Monash University Malaysia and the country's proven and banking expert has been verified by experts. Questions 2 and the Iranian Space localization article have been adapted for localizing the reverse translation method (Nikumaram, Abdolvand 2004, 242).

**Data Analysis**

Parametric and non-parametric statistical methods used to analyze data from data done with frequency tables for the relationship between dependent and independent variables used multiple regression and finishing software lisrel to investigate these effects have been investigated.

**Normality Test**

To test the following hypotheses can be considered the normal distribution and by far the answer that we obtain from this method will be more accurate than of confidence hypothesis as following

H0: data are normally distributed

H1: Data are not normally distributed

Normality test for this is to provide the conditions for use of multivariate regression analysis.

For this purpose, the test method Kolmogorov- Simonov and MINITAB software can test and p-value is smaller than 0.05, the hypothesis of normality cannot be accepted. Table (2) to test the value P-VALUE and the results observed.
Table 2 Kolmogorov-Smirnov test

<table>
<thead>
<tr>
<th>N</th>
<th>Trust</th>
<th>Commitment</th>
<th>Communication</th>
<th>Conflict handling</th>
<th>Loyalty</th>
</tr>
</thead>
<tbody>
<tr>
<td>300</td>
<td>90.45</td>
<td>87.53</td>
<td>87.58</td>
<td>89.60</td>
<td>85.88</td>
</tr>
<tr>
<td>Normal Parameters (a,b)</td>
<td>Mean</td>
<td>Std. Deviation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.65</td>
<td>9.61</td>
<td>9.18</td>
<td>9.27</td>
<td>7.34</td>
<td></td>
</tr>
<tr>
<td>Most Extreme Differences</td>
<td>Absolute</td>
<td>Positive</td>
<td>Negative</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0.12</td>
<td>0.17</td>
<td>0.13</td>
<td>0.18</td>
<td>0.15</td>
<td></td>
</tr>
<tr>
<td>0.11</td>
<td>0.11</td>
<td>0.10</td>
<td>0.13</td>
<td>0.09</td>
<td></td>
</tr>
<tr>
<td>Kolmogorov-Smirnov Z</td>
<td>Asymp. Sig (2-tailed)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.06</td>
<td>2.90</td>
<td>2.21</td>
<td>3.06</td>
<td>2.56</td>
<td></td>
</tr>
<tr>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td></td>
</tr>
</tbody>
</table>

**Diagnosis of the linearity of 8**

To assess the multicollinearity can use variance inflation factors. The minimum amount that the agent may be, and this is a situation in which a linear relationship between the predictor variables does not exist. The value of this factor is more indicative of a greater degree of predictive variables is linear. If the temperature is too high linearity and instability leads to inaccuracies in estimates to be regression coefficient. As well as multiple linear correlations above 0.8 is considered strong. There is no linear relationship between the predictor variables and the value of this factor is one more indication of a line between predictors these are most of the time should be between 1 and 5.

The difference between the fitted values of the response variable and the remaining 11 will be called. Linear regression residual error values are estimates. The assumption of normality of the residuals can be seen from following figure. In this figure all the lines are fitted close to the line. It can be accepted normality of residuals. DURBIN-WATSON we use to test the independence of the statistics.

Now that the conditions for the use of regression analysis and structural equation ready to test the hypothesis and model can be used.

Now that the conditions for the use of regression analysis and structural equation ready to test the hypothesis and model. The research model to test hypotheses to be tested regardless of the control variable is the gender and then enter the variable gender, gender effect are discussed, which are used for this purpose hierarchy.

**Conceptual Model:**

Conceptual model of the relationship between the factors identified in the research and show loyalty. The conceptual model represents the relationships between variables is right or wrong, it has not been tested with empirical data.

The results of hierarchical regression analysis:
A) Trust - loyalty

B) Commitment - loyalty

C) Notification - loyalty

D) Resolving conflict - loyalty

To investigate the effect of gender on the relationship of hierarchical regression we use for this purpose a group of men and women with a show at zero. The results of the regression coefficients suggests that if this is a positive coefficient indicates that gender has an impact on the relationship and the group code 13 (women) factors commitment - trust such steep slope group of dying is higher than both the men have higher levels of sensitivity to the non-coding and more loyal than men, these two factors have been shown. 14 (men) practically notification of the estimated slope for both negative (for women and men respectively is (0.09-and -0.16) indicates that the gender on the relationship between notification / loyalty is impressive. practically resolving conflict as a dip for men (0.19) than women (0.11) indicates that the resolution of conflicts is more loyal men compared to women have shown.

**Obtained Results from Hypotheses**

In this section, in order to answer the question of how trust relationships of individual notification, resolving conflict are affecting people outlines the research findings. For this purpose, using data analysis techniques using statistical sampling methods, and the following results were obtained.

**Obtained Results from Hypotheses about Women**

![Table](http://www.ijhcs.com/index.php/ijhcs/index)

**Obtained Results from Hypotheses about Men**
Secondary Hypothesis 1: gender is effective on trust of loyalty

Obtained Results from first Hypothesis:

According to the regression analysis and positive coefficient estimates can be said that gender has an impact on these factors then determine gender impact of the effect we the comparison between groups. For this purpose, the index of women (0.36) than men (0.17) is more indicative of the fact that the trust factor in women compared to men has a greater impact.

Secondary Hypothesis 2:

The relationship between gender notification / loyalty is impressive.

Obtained Results from second Hypothesis:

According to the analysis, regression and negative coefficient estimate cannot say that gender is a factor. This means that information had no effect on both groups.

Secondary hypothesis 3:

Gender is effective on relationship "commitment /customers' loyalty"

Obtained Results from third Hypothesis:

According to the analysis, regression analysis and positive coefficient estimate can be said that this factor affects gender. So characteristic of the gender impact of factors affecting the seed compared between the groups studied. For this purpose, the ratio of women (0.26) than men (0.20) is more indicative of this commitment to women which has a greater impact than is compared. To other cases:
Secondary Hypothesis 4:

Gender is effective on relationship "resolving conflict /loyalty".

Obtained Results from fourth Hypothesis:

According to the regression analysis estimated positive coefficient on this variable we can say that gender impact. After that gender affects the comparison between the specifications of the latest groups to discuss the impact of factors. For this purpose, the ratio of women (0.11) than men (0.19) is lower than it would be indicative of the commitment factor for women than men, have less effect on the ratio.

Comparison between men and women in terms of the correlation between the above tables can be found in the study, according to the Department of Obstetrics at factors "trust / loyalty" and "Operating commitment / loyalty" are more sensitive it is which hand slope of women in both groups operating more than men, so women are more loyal than men. In a Fix "conflict / loyalty" Why men have shown more sensitivity to the slope of a group of men more than women. In the event of a conflict in the banking environment. In the men will show more loyalty factor "notification/loyalty" because slope is steep for both groups. Differences between the two groups. After the operating gender effectiveness.

Suggestions for Future Researchers

1. The first step recommended that similar studies with similar variables and a trustee hand with recruiting enough labor to be implemented at the national level.

-2 Is recommended for smaller variables that influence the loyalty customer that they were hidden within the variables of the study, the research should be evaluated to determine what variables are variables determined in such other priorities. For example, in the form of research that has been done in the field of banking in the world, a good deal of staff are always foremost importance is evaluated in terms of customers.

Obviously, the results of this work task managers’ Iranian banking industry in general and specifically to determine the service industries.

-3 Recommended to study the subject from different banks is sampling to generalize to all customers and banking.
References


R. Philip.Kantura, John. L. Ghraham. 2004 "international marketing" translation Nikumaram MA Abdolvand, publication of Islamic Azad University, Science and Research Branch, p. 242

Assel, H., (2001), consumer behavior &marketing action, PWSKENT publishing company boston MA.

Aydin S., Ozer G., Arasil O., (2005), Customer Loyalty and the effect of switching costs as a moderator variable, Marketing Intelligence &Planning, Vol. 23, No. 1, pp. 89-103


